



EPW

Attorney Docket 42141/101

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Applicant: Richard T. McNAMAR et al.

Title: METHOD AND SYSTEM FOR INTERNET BANKING AND FINANCIAL SERVICES

Appl. No.: 09/578,508

Filing Date: 05/26/2000

Examiner: N. Subramanian

Art Unit: 3624

**REPLY UNDER 37 C.F.R. § 1.111**

**Mail Stop AMENDMENT**

Commissioner for Patents

PO Box 1450

Alexandria, Virginia 22313-1450

Sir:

This communication is responsive to the Non-Final Office Action dated November 28, 2004, concerning the above-identified application.

**The Pending Claims** are reflected in the listing of claims which begins on page 2 of this document.

**Remarks and the Status of the Application** begin on page 15 of this document.